



NJWELL Program 2015: QUESTIONS & ANSWERS

What is NJWELL?

NJWELL is an employee wellness program designed to help actively employed members of the State Health Benefits Program (SHBP) and School Employees' Health Benefits Program (SEHBP) live a healthy lifestyle. The SHBP and SEHBP hope to increase overall wellness and reward eligible employees and their covered spouses or partners for completing activities designed to promote healthy behaviors.

Who is eligible to participate?

Actively employed members of the SHBP and SEHBP and their covered spouses or partners are eligible to participate and earn rewards.

Who is not eligible to participate?

Employees who waive or are not eligible for SHBP or SEHBP coverage, anyone enrolled in retiree SHBP or SEHBP coverage, and dependent children (including those over the age of 18) are not eligible to participate in NJWELL.

Am I required to participate in NJWELL?

Your participation in NJWELL is voluntary. However, participation is encouraged and there is a financial reward for participants who meet the program's health and wellness goals. You and your covered spouse or partner can earn up to \$200 each in Visa® Prepaid Cards if you both earn 500 points in year 2 of NJWELL!

Do I have to sign up to join NJWELL?

No. NJWELL is included in your SHBP or SEHBP health benefits plan. Anyone who is eligible to participate in NJWELL can earn points and achieve a financial reward by meeting the program's health and wellness goals. There is no paperwork required to join NJWELL, but you will need to register with your health insurance carrier's online portal in order to complete certain activities and to keep track of your progress towards your financial reward.

Why should I participate in NJWELL?

A: NJWELL is a comprehensive program designed to help SHBP and SEHBP members and their covered spouses or partners improve their overall health and well-being. NJWELL will help you identify potential health risks and give you an opportunity to speak to a counselor or doctor about your 'health indicators.' In addition, participants receive financial rewards for earning enough points to meet NJWELL's health and wellness goals.



NJWELL
Working for a
Healthy New Jersey

Does it cost me anything to participate in NJWELL?

NJWELL is a free program available to all actively employed members of the SHBP and SEHBP. If you earn a financial reward for your participation, the value of the reward is considered taxable income.

What does a participant have to do? How do I earn points?

Starting January 1, 2015, NJWELL participants can earn 150 points for completing an online Health Assessment and 100 points for completing a Biometric Screening. Members must choose additional activities in order to attain a reward such as:

- Chat by phone with a disease management coach (if deemed eligible) — 100 points;
- Flu Shot — 75 points;
- Participate in online coaching — 50 points;
- Age/Gender Appropriate Screening (mammogram, pap test, colon cancer screening, or prostate screening) — each exam earns 25 points; or
- Participate in an online activity (i.e., track your steps, healthy eating, etc.) — each online activity earns 25 points.

Members of the SHBP or SEHBP and their covered spouses or partners who successfully earn 300 points by completing these simple activities will each receive a \$100 prepaid card. Why stop there? By participating in additional activities, you can earn up to 500 points until October 31, 2015 for up to \$200 each in total rewards for you and your spouse/partner.

Who keeps track of my points?

A: NJWELL is administered by your SHBP or SEHBP health insurance carrier – Horizon Blue Cross/Blue Shield of New Jersey or Aetna. You can keep track of your NJWELL point totals, and take advantage of a wide variety of health and wellness tools, by registering for your insurance carrier's online portal. Horizon members can register at www.horizonblue.com/SHBP; Aetna members can register at www.myactivehealth.com/NJWELL

How will I get my NJWELL Visa® Prepaid Card?

Once your eligibility for the \$100 financial reward has been reported for you or your spouse/partner, a prepaid card will be mailed to the home address you have

on file with the SHBP or SEHBP. Additional prepaid cards for those who meet the 400 and 500 point levels will be issued at the end of calendar year 2015; if you earn 400 points total, the second card will be for \$50. If you earn 500 points total, the second card will be for \$100.

Check with your health plan and make sure that your home mailing address is up to date. Financial incentives are considered taxable income.

What is a Biometric Screening?

A: A Biometric Screening is a health screening that helps you learn about your biometric numbers. The screening will analyze your HDL ("good" cholesterol), LDL ("bad" cholesterol), HDL to Total Cholesterol Ratio, Triglycerides, Glucose (sugar), and Body Mass Index (BMI). You will also have your pulse and blood pressure measured during the screening. You can complete the screening and receive 100 points by having your doctor report the measures on a Physician Form at your annual physical examination. For the Physician Form visit www.nj.gov/njwell

What is a Health Assessment?

The Health Assessment is a private and secure online questionnaire about medical history and lifestyle habits. Responses to the questionnaire, combined with the screening results, help measure a member's current health status, determine health risks, and offer a plan of action on how the member's health can be improved.

The Health Assessment is located on your health insurance carrier's online portal.

Horizon members can register at:

www.horizonblue.com/SHBP

Aetna members will need to register at:

www.myactivehealth.com/NJWELL

*Cards are issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc. and managed by Citi Prepaid Services. Cards will not have cash access and can be used everywhere Visa debit cards are accepted.



NJWELL
Working for a
Healthy New Jersey